

Certificate Number: 03621-PAE-DE-031347375

Bankruptcy Case Number: 18-12075



03621-PAE-DE-031347375

## **CERTIFICATE OF DEBTOR EDUCATION**

I CERTIFY that on July 19, 2018, at 5:18 o'clock PM EDT, Gina Giannetti completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: July 19, 2018 By: /s/Yadira Diaz

Name: Yadira Diaz

Title: Credit Counselor